

<i>SERFF Tracking Number:</i>	<i>ETPF-126713498</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Heartland National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>46171</i>
<i>Company Tracking Number:</i>	<i>90000RATE INCREASE-2010</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>Medicare Supplement</i>		
<i>Project Name/Number:</i>	<i>2010 Rate Increase/</i>		

Filing at a Glance

Company: Heartland National Life Insurance Company

Product Name: Medicare Supplement	SERFF Tr Num: ETPF-126713498	State: Arkansas
TOI: MS051 Individual Medicare Supplement - Standard Plans	SERFF Status: Closed-Approved-Closed	State Tr Num: 46171
Sub-TOI: MS051.001 Plan A	Co Tr Num: 90000RATE INCREASE-2010	State Status: Approved-Closed
Filing Type: Rate	Reviewer(s): Stephanie Fowler	
	Authors: Mark Banks, Kathy Foster, John Neville	
	Disposition Date: 07/22/2010	
	Date Submitted: 07/09/2010	Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date: 09/01/2010

State Filing Description:

General Information

Project Name: 2010 Rate Increase
 Project Number:
 Requested Filing Mode: Review & Approval
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact: 8.9%
 Filing Status Changed: 07/22/2010

Status of Filing in Domicile: Pending
 Date Approved in Domicile:
 Domicile Status Comments:
 Market Type: Individual
 Group Market Size:
 Group Market Type:
 Explanation for Other Group Market Type:
 State Status Changed: 07/22/2010
 Created By: Kathy Foster
 Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Kathy Foster

Filing Description:

RE: 2010 Annual Rate Revision for Heartland National Life Insurance Company - Standard Individual Medicare Supplement Policies.

Policy Form#(s): 90000-A AR, 90000-D AR, 90000-F AR, and 90000-G AR

Equitable Life & Casualty Insurance Company has been authorized to file the above captioned filing on behalf of

<i>SERFF Tracking Number:</i>	<i>ETPF-126713498</i>	<i>State:</i>	<i>Arkansas</i>
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Heartland National Life Insurance Company. Enclosed is our rate submission for the above captioned forms.

This filing applies to all the Company's individual Standardized Medicare Supplement business. These forms provide benefits prescribed by state law. The plans which comprise this rating pool provide similar benefits and similar future expected loss ratio patterns are expected to develop. These plans are therefore being combined to increase statistical credibility.

The Company is requesting a 8.9% average increase in all plans. The increase amounts being requested by plan are as follows: Plan A – 8%; Plan D – 8%; Plan F – 9%; Plan G – 8%. The rate increase will be implemented on the next due date following approval, required policyholder notice, and September 1, 2010, but not before 12 months following the date of policy issue.

We appreciate the Department's time and consideration in the review of this filing for Heartland National Life Insurance Company.

Company and Contact

Filing Contact Information

Kathy Foster, Analyst, Regulatory Compliance	Kathy.Foster@EquiLife.com
3 Triad Center	800-352-5150 [Phone] 3468 [Ext]
Salt Lake City, UT 84180	801-579-3471 [FAX]

Filing Company Information

(This filing was made by a third party - equitablelifecasualtytpf)

Heartland National Life Insurance Company	CoCode: 66214	State of Domicile: Indiana
P O Box 2878	Group Code:	Company Type: Life & Health
Salt Lake City, UK 84110	Group Name:	State ID Number:
(866) 916-7971 ext. [Phone]	FEIN Number: 64-0431935	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$200.00
Retaliatory?	Yes
Fee Explanation:	4 Plans x \$50/Plan = \$200
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Heartland National Life Insurance Company	\$200.00	07/09/2010	37845457

SERFF Tracking Number:	ETPF-126713498	State:	Arkansas
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TOI:	MS051 Individual Medicare Supplement - Standard Plans	Sub-TOI:	MS051.001 Plan A
Product Name:	Medicare Supplement		
Project Name/Number:	2010 Rate Increase/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	07/22/2010	07/22/2010

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Filing Company:	Heartland National Life Insurance Company	State Tracking Number:	46171
Company Tracking Number:	90000RATE INCREASE-2010		
TOI:	MS051 Individual Medicare Supplement - Standard Plans	Sub-TOI:	MS051.001 Plan A
Product Name:	Medicare Supplement		
Project Name/Number:	2010 Rate Increase/		

Disposition

Disposition Date: 07/22/2010

Implementation Date: 09/01/2010

Status: Approved-Closed

Comment: The requested rate increase has been approved to be implemented on or after September 1, 2010. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period;
- Both the insured and agent shall be notified by the insurer of its intention to increase the rate for renewal not less than thirty (30) days prior to the effective date of the renewal.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Heartland National Life Insurance Company	8.900%	8.900%	\$83,198	665	\$934,810	9.000%	8.000%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved	No
Supporting Document	Third Party Filing Authorization	Accepted for	Yes
		Informational Purposes	
Rate	Exhibit A	Approved	Yes
Rate	Exhibit B	Approved	Yes

SERFF Tracking Number:	ETPF-126713498	State:	Arkansas
Filing Company:	Heartland National Life Insurance Company	State Tracking Number:	46171
Company Tracking Number:	90000RATE INCREASE-2010		
TOI:	MS051 Individual Medicare Supplement - Standard Plans	Sub-TOI:	MS051.001 Plan A
Product Name:	Medicare Supplement		
Project Name/Number:	2010 Rate Increase/		

Rate Information

Rate data applies to filing.

Filing Method:	Electronic
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	%
Effective Date of Last Rate Revision:	
Filing Method of Last Filing:	n/a

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Heartland National Life Insurance Company	8.900%	8.900%	\$83,198	665	\$934,810	9.000%	8.000%

SERFF Tracking Number: ETPF-126713498 State: Arkansas

Filing Company: Heartland National Life Insurance Company State Tracking Number: 46171

Company Tracking Number: 90000RATE INCREASE-2010

TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans

Product Name: Medicare Supplement

Project Name/Number: 2010 Rate Increase/

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved 07/22/2010	Exhibit A	90000-A AR, 90000-D AR, 90000-F AR, 90000-G AR	Revised	Previous State Filing Number: Percent Rate Change Request: 41383 8.900	AR Current and Proposed_Rates_EXHA.pdf
Approved 07/22/2010	Exhibit B	90000-A AR, 90000-D AR, 90000-F AR, 90000-G AR	Revised	Previous State Filing Number: Percent Rate Change Request: 41383 8.900	Experience_Projections_EXHB.pdf

Heartland National Life Insurance Company
Standardized Medicare Supplement Premium Rates
Annual Rates

ARKANSAS

	Preferred					Standard			
Age	Plan A	Plan D	Plan F	Plan G		Plan A	Plan D	Plan F	Plan G
All Ages	1,168.80	1,542.00	1,684.80	1,575.60		1,298.40	1,713.60	1,872.00	1,750.80

<u>Zip Codes</u>	<u>Area Factors</u>
720-722	0.95
716-719, 723-729	0.82

Heartland National Life Insurance Company
Standardized Medicare Supplement Premium Rates
 Annual Rates - Effective 9/1/2010

ARKANSAS

	Preferred					Standard			
Age	Plan A	Plan D	Plan F	Plan G		Plan A	Plan D	Plan F	Plan G
All Ages	1,262.40	1,665.60	1,836.00	1,701.60		1,402.80	1,850.40	2,040.00	1,891.20

Zip Codes

Area Factors

720-722

0.95

716-719, 723-729

0.82

Heartland National Life Insurance Company

Exhibit B

Medicare Supplement Insurance - Forms 90000-A, 90000-D, 90000-F, 90000-G

Loss Ratio Projection - National Experience - All Plans (w/o 2010 Requested Increase)

	Calendar Year	Earned				ASSUMPTIONS											
		Premium w/o Increase	Earned Premium	Incurred Claims	Loss Ratio	Premium Factors				Persistency			Claim Factors			Interest Factors	
						Rate Increase	Effective Date	Effectiveness	Aging*	Termination Rate	Shock Lapse	Persistency Factor**	Medical Trend	Aging	Seasonality***	Interest Years	4% Factor
Historical	2009		617,871	399,581	64.7%											0.750	1.03
	3/31/2010	4,677,946	963,795	962,182	99.8%											0.125	1.00
Future	Rest of 2010	3,297,952	3,303,449	2,145,523	64.9%	0.0%	9/1/2010	0.167	1.0%	15.0%	-	0.940	0.080	0.035	0.625	0.375	0.99
	2011	3,825,624	3,915,367	2,781,988	71.1%	8.0%			1.0%	15.0%	-	0.818	0.080	0.035	1.000	1.375	0.95
	2012	3,251,781	3,627,588	2,636,630	72.7%	8.0%			1.0%	15.0%	-	0.695	0.080	0.035	1.000	2.375	0.91
	2013	2,764,014	3,360,960	2,498,866	74.3%	8.0%			1.0%	15.0%	-	0.591	0.080	0.035	1.000	3.375	0.88
	2014	2,349,411	3,113,929	2,368,300	76.1%	8.0%			1.0%	15.0%	-	0.502	0.080	0.035	1.000	4.375	0.84
	2015	1,997,000	2,885,055	2,244,556	77.8%	8.0%			1.0%	15.0%	-	0.427	0.080	0.035	1.000	5.375	0.81
	2016	1,697,450	2,673,004	2,127,278	79.6%	8.0%			1.0%	15.0%	-	0.363	0.080	0.035	1.000	6.375	0.78
	2017	1,442,832	2,476,538	2,016,128	81.4%	8.0%			1.0%	15.0%	-	0.308	0.080	0.035	1.000	7.375	0.75
	2018	1,226,407	2,294,513	1,910,785	83.3%	8.0%			1.0%	15.0%	-	0.262	0.080	0.035	1.000	8.375	0.72
	2019	1,042,446	2,125,866	1,810,947	85.2%	8.0%			1.0%	15.0%	-	0.223	0.080	0.035	1.000	9.375	0.69
	2020	886,079	1,969,615	1,716,325	87.1%	8.0%			1.0%	15.0%	-	0.189	0.080	0.035	1.000	10.375	0.67
	2021	753,167	1,824,848	1,626,647	89.1%	8.0%			1.0%	15.0%	-	0.161	0.080	0.035	1.000	11.375	0.64
	2022	640,192	1,690,722	1,541,654	91.2%	8.0%			1.0%	15.0%	-	0.137	0.080	0.035	1.000	12.375	0.62
	2023	544,164	1,566,454	1,461,103	93.3%	8.0%			1.0%	15.0%	-	0.116	0.080	0.035	1.000	13.375	0.59
	2024	462,539	1,451,319	1,384,760	95.4%	8.0%			1.0%	15.0%	-	0.099	0.080	0.035	1.000	14.375	0.57
	2025	393,158	1,344,647	1,312,407	97.6%	8.0%			1.0%	15.0%	-	0.084	0.080	0.035	1.000	15.375	0.55
	2026	334,184	1,245,816	1,243,833	99.8%	8.0%			1.0%	15.0%	-	0.071	0.080	0.035	1.000	16.375	0.53
	2027	284,057	1,154,248	1,178,843	102.1%	8.0%			1.0%	15.0%	-	0.061	0.080	0.035	1.000	17.375	0.51
	2028	241,448	1,069,411	1,117,249	104.5%	8.0%			1.0%	15.0%	-	0.052	0.080	0.035	1.000	18.375	0.49
2029	205,231	990,809	1,058,872	106.9%	8.0%			1.0%	15.0%	-	0.044	0.080	0.035	1.000	19.375	0.47	
NPV @ 4%	Historical		1,604,847	1,378,420	85.9%												
	Future		33,465,341	26,742,923	79.9%												
	Lifetime		35,070,189	28,121,343	80.2%												

* A 3.5% aging trend is used for projecting future premiums and is composed of a 0.0% trend on issue age premiums and a 3.5% trend on attained age premium trend, weighted by inforce premium.

** Assumes a 15% annual termination rate from 3/31/2010 to the midpoint of the period.

*** Factor adjusts the 3/31/2010 claim experience to account for the seasonality of claims experience

Heartland National Life Insurance Company

Exhibit B

Medicare Supplement Insurance - Forms 90000-A, 90000-D, 90000-F, 90000-G

Loss Ratio Projection - National Experience - All Plans (w/ 2010 Requested Increase)

	Calendar Year	Earned Premium w/o Increase	Earned Premium	Incurred Claims	Loss Ratio	ASSUMPTIONS											
						Premium Factors				Persistency			Claim Factors			Interest Factors	
						Rate Increase	Effective Date	Effectiveness	Aging*	Termination Rate	Shock Lapse	Persistency Factor**	Medical Trend	Aging	Seasonality***	Interest Years	4% Factor
Historical	2009		617,871	399,581	64.7%											0.750	1.03
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Future	Rest of 2010	3,297,952	3,352,368	2,145,523	64.0%	8.9%	9/1/2010	0.167	1.0%	15.0%	-	0.940	0.080	0.035	0.625	0.375	0.99
	2011	3,825,624	4,203,357	2,781,988	66.2%	8.0%			1.0%	15.0%	-	0.818	0.080	0.035	1.000	1.375	0.95
	2012	3,251,781	3,894,410	2,636,630	67.7%	8.0%			1.0%	15.0%	-	0.695	0.080	0.035	1.000	2.375	0.91
	2013	2,764,014	3,608,171	2,498,866	69.3%	8.0%			1.0%	15.0%	-	0.591	0.080	0.035	1.000	3.375	0.88
	2014	2,349,411	3,342,970	2,368,300	70.8%	8.0%			1.0%	15.0%	-	0.502	0.080	0.035	1.000	4.375	0.84
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	2018	1,226,407	2,463,283	1,910,785	77.6%	8.0%			1.0%	15.0%	-	0.262	0.080	0.035	1.000	8.375	0.72
	2019	1,042,446	2,282,231	1,810,947	79.3%	8.0%			1.0%	15.0%	-	0.223	0.080	0.035	1.000	9.375	0.69
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	2023	544,164	1,681,672	1,461,103	86.9%	8.0%			1.0%	15.0%	-	0.116	0.080	0.035	1.000	13.375	0.59
	2024	462,539	1,558,069	1,384,760	88.9%	8.0%			1.0%	15.0%	-	0.099	0.080	0.035	1.000	14.375	0.57
	2025	393,158	1,443,551	1,312,407	90.9%	8.0%			1.0%	15.0%	-	0.084	0.080	0.035	1.000	15.375	0.55
	2026	334,184	1,337,450	1,243,833	93.0%	8.0%			1.0%	15.0%	-	0.071	0.080	0.035	1.000	16.375	0.53
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	2028	241,448	1,148,070	1,117,249	97.3%	8.0%			1.0%	15.0%	-	0.052	0.080	0.035	1.000	18.375	0.49
	2029	205,231	1,063,687	1,058,872	99.5%	8.0%			1.0%	15.0%	-	0.044	0.080	0.035	1.000	19.375	0.47
NPV @ 4%																	
	Historical		1,604,847	1,378,420	85.9%												
	Future		35,735,614	26,742,923	74.8%												
	Lifetime		37,340,461	28,121,343	75.3%												

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*** Factor adjusts the 3/31/2010 claim experience to account for the seasonality of claims experience

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Supporting Document Schedules

	Item Status:	Status
		Date:
Satisfied - Item:	Third Party Filing Authorization	Accepted for Informational Purposes
Comments:		07/22/2010
Attachment:		
Third Party Authorization 11-08.pdf		



November 19, 2008

RE: Form Filing Authorization

This letter will serve as authorization from Heartland National Life Insurance Company ("Heartland") for Equitable Life & Casualty Insurance Company to file all rates, policies and related forms on Heartland's behalf, and to respond to all inquiries regarding such filings with all state insurance departments and jurisdictions.

This authorization shall be valid until revoked by Heartland.

Sincerely,

A handwritten signature in black ink, appearing to read "McDaniel", is written over a large, stylized loop.

Christopher M. McDaniel
President, Chief Executive Officer & Chairman of the Board
Heartland National Life Insurance Company

cc: Robert E. Anderson, Chief Operating Officer, Equitable Life & Casualty Insurance Company
Kendall R. Surfass, Vice President, Secretary and General Counsel, Equitable Life & Casualty Insurance Company